

the at least one predetermined selection rule comprises including, in the selected subset of the plurality of accounts, only those payment accounts that meet the requirements for settling the transaction.

25. The method of claim **24**:

wherein the requirements for settling the transaction include an indication of a payment amount due; the plurality of accounts include payment accounts; and the at least one predetermined selection rule comprises including, in the selected subset of the plurality of accounts, only those payment accounts which have an available credit which exceeds the payment amount due.

26. The method of claim **23**, wherein the at least one predetermined selection rule comprises limiting the selected subset of the plurality of accounts to only those accounts which are associated with the receiving entity in a transaction management database.

27. The method of claim **23**, further comprising displaying the plurality of transaction option indicators in a priority order, the priority order being determined by applying at least one predetermined sort rule to the selected subset of the plurality of accounts.

28. The method of claim **27**, wherein the at least one predetermined sort rule is a rule which drives the priority order of the transaction option indicators based on an association between the receiving entity and the payment account in a transaction management database.

29. The method of claim **27**, wherein the association between the receiving entity and the payment account in the transaction management database is a score value derived by tracking payment activity of the portable device.

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